

Current Borrower: Jerry L. Wilkerson
Client Loan Number: 1560527
B&H File Number: 251446
VA/FHA/PMI Number: 4477703fl
Loan Type: FHA
Property Address: 7573 Lilly Drive, Southaven, MS 38671

DL 8/24/07 10:56:44
BK 2,778 PG 604
DE SOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTION OF TRUSTEE

WHEREAS, on January 22, 1999, Jerry Lee Wilkerson and wife, Cynthia L. Wilkerson, executed a deed of trust to Robert B. Robinson, Trustee for the benefit of First Trust Mortgage Company, solely as nominee for Countrywide Home Loans. Inc., which deed of trust is recorded in Deed of Trust Book 1077 at Page 0608, re-recorded in Book 1081 at Page 0626 in the office of the Chancery Clerk of the County of Desoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

SEE ATTACHED EXHIBIT "A"

WHEREAS, the aforesaid deed of trust was assigned to Countrywide Home Loans, Inc., by instrument dated January 22, 1999, and recorded in Book 1085 at Page 0506 of the records of the aforesaid Chancery Clerk; and

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the note secured by said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, said COUNTRYWIDE HOME LOANS INC., is the holder of the note secured by the aforesaid deed of trust and now desires to substitute James L. DeLoach or Zachary A. Copp, of Dallas, Texas in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, COUNTRYWIDE HOME LOANS INC. does hereby appoint and substitute James L. DeLoach or Zachary A. Copp as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appoint substitute trustee.

B&H # 251446 / 409

DL1 att Kristi
WPS (csw)

WITNESS THE SIGNATURE of COUNTRYWIDE HOME LOANS INC., acting by and
through its duly authorized officer, this the 14th day of August, 2007.

JAMES L. DELOACH OR ZACHARY A. COPP
OF BUTLER & HOSCH, P.A. AS ATTORNEY
IN FACT FOR COUNTRYWIDE HOME
LOANS, INC.

James L. DeLoach
JAMES L. DELOACH

STATE OF TEXAS)

ACKNOWLEDGMENT

COUNTY OF DALLAS)

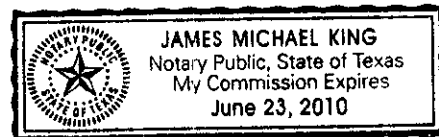
PERSONALLY appeared before me, the undersigned authority in and for the County and
State of aforesaid, JAMES L. DELOACH, known to me to be an attorney of Butler &
Hosch, PA., who acknowledged to and before me that he executed the foregoing instrument in writing
on the day and year therein mentioned, for and on behalf of the said association, after having been the
first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 14th day
of August, 2007.

James Michael King
Notary Public

My Commission Expires:

THIS DOCUMENT PREPARED BY:
Kortney R. Gurnell
Butler & Hosch, P.A.
13800 Montfort Drive, Suite 300
Dallas, Texas 75240
Telephone No.:(972) 233-2500



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EXHIBIT "A"

LOT 97, GARDENS OF GREENBROOK, LOCATED IN SECTION 30, TOWNSHIP 1 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS RECORDED IN PLAT BOOK 44, PAGE 25, IN THE OFFICE OF THE CHANCERY COURT CLERK OF DESOTO COUNTY, MISSISSIPPI.

Also known as 7573 Lilly Drive, Southaven, MS 38671